

SURGERY WONDERS A BOON TO MODERN WARRING SOLDIER

Sciences' Contributions during
Past 50 Years to Solving of
Surgical Problems Will
Reduce Mortality.

The war now going on in Europe will demand a great deal of effort from the medical profession. Experienced surgeons will have ample opportunity to display their skill, and the inexperienced will acquire an invaluable training.

How different the equipment and skill from that which our own forces were able to command during the recent war. Then, asepsis was an unknown word, anesthesia by inhalation was undeveloped, morphine being relied on to dull the senses outraged by pain. Surgery consisted largely of amputations and probing for bullets—a procedure now seldom carried out. Nurses were few and inefficient. There was no great international Red Cross with its coterie of "white-robed angels" to minister to the wants of the suffering and dying.

SURGEONS GREATLY HAMPERED.
The work of surgeons was greatly hampered by the difficulty of transporting patients to a place of safety. Ambulances were crude wagons drawn by horses or mules. Operators worked continuously for hours with a hall of bullets flying about them. Even water was a scarce commodity.

How all this has changed! Now there is a trained ambulance corps whose duty it is to gather up the wounded and transfer them quickly in swiftly-moving autos to the relief stations. Here they are quickly prepared for operation—of operation is necessary—or are removed to a good hospital, if such is within a range of 50 miles approached by a passable road.

The automobile "bus" in these days will save many a life that in other days would have been sacrificed because of the impossibility of transportation.

All of the sciences during the past fifty years have contributed to the working out of surgical problems. Physicists have aided through their knowledge of X-rays. Bacteriologists have furnished the fundamental principles upon which plaster and wax models of various structures illustrating the influence of disease are made. Bacteriology has become a most important aid both in diagnosis and in treatment, not only of surgical conditions, but of all diseases to which human flesh is heir.

PATHOLOGY HAS PROGRESSED.
Pathology has made great strides in the last two or three years, especially in the realm of blood analysis. Professor von Wasmann of Berlin and Professor Ehrlich of Frankfurt are among the foremost authorities in the world upon the problems of infection and immunity, which depend, of course, very largely upon a thorough understanding of the blood and its reaction to various agencies, organic and inorganic.

Chemistry has ever been of the greatest service to medicine, and it is none the less so in these days of highly specialized surgical endowments. Analysis of the secretions and excretions is indispensable, not only to diagnosis but to prognosis as well, which as the world implies, has to do with the outcome of disease. It is now possible to separate the secretion from the two kidneys by means of tubes introduced through the bladder. In this way, as can be told by an analysis of the secretion from each kidney, which of the two kidneys is diseased, an aspect highly desirable determination after gunshot wounds of the abdomen, since it is nearly impossible to tell before operation which kidney is affected.

When reviewing the history of surgery for the past fifty years, one is compelled to wonder at its operative successes and the daring of its votaries in exploring new fields which were formerly not only unknown but forbidden.

It is not unlikely that the fathers of men still living were among those who gathered at the house of Ephraim McDowell when he did the first successful abdominal operation, ready to take his life if the patient succumbed to this daring assault. In these days no hospital graduate three days out of his operating coat would hesitate to explore the abdomen merely to give temporary relief when there is no question of saving life.

Granted that a man has talent for his work and a good training as an interne in some large hospital, the chief requisite then is experience.

"Learn to do by doing" must be the motto of everyone who aspires to high honors in surgery, for nowhere is judgment more difficult or success more vitally elusive.

Frequently the surgeon is obliged to operate under the most unfavorable conditions, his judgment, training and resources are tried to the utmost. This is less so than formerly, owing to the increased facilities of operating rooms and a better understanding of the surgeon's requirements. However, the difficulties are still great upon the battlefield, upon the ocean steamer and in the tenebrous.

The great difficulty in diagnosis frequently demands that the surgeon do an "exploratory" operation. The symptoms of many diseases are so nearly identical that it is next to impossible to tell before inspection what condition one may meet with in the body. This difficulty in America is increased by the fact that so few autopsies are permissible.

The American public is not so well educated in the meaning of autopsies as is the European. It does not understand that the undertaker frequently does more in his embalming process than the surgeon would have to do in examining the organs after death. This has led to what Sir Berkeley Moynihan has very aptly termed the "pathology of the living."

It is not generally known that the United States is fast becoming a center of surgical teaching to which the world must come if it would view the masters at their daily tasks. The work of the great American surgeons is as well known in Europe as it is here, and the great ambition of every Aspirant and Dilettante assistant is to come to America to see how it is done.

Two questions are invariably asked of all American visitors to the famous European clinic: "Do you know the French brothers?" and "Have you seen Cushing operate?" These are naturally the men who have contributed to the extension of clinical surgery by devising new operations and pushing ever further

outward the limiting bounds of surgical technique.

One of the most interesting and important emergency operations is surgery of the heart. This is extremely hard to carry out in a field hospital, owing to the difficulty of obtaining rigid asepsis, the number of assistants required and the exacting technique.

Recently Dr. Francis Stewart of Philadelphia reported five cases of suture of the heart. His first case was a stab wound of the left ventricle, three-quarters of an inch long. Dr. Stewart opened the chest and exposed the heart with a continuous silk suture. The area became infected, but the patient recovered and died five years later of pulmonary tuberculosis.

One of the difficulties in heart surgery is the formation of clots in the wounds or in the heart itself. These are exceedingly dangerous, because if swept into the circulation, the patient dies as if shot by a bullet. There is also the further difficulty of sewing a structure that is under constant motion. This calls for very rapid, certain work.

NOW SEW UP STAB WOUNDS.

Since sewing stab wounds of the heart has become general the mortality is now only 53 per cent., as against 85 per cent. in 1867. The diagnosis is sometimes difficult, but in a large St. Petersburg hospital it was made in eleven out of twenty-one cases. The operation consists in enlarging of the wound in the chest, removal of the underlying rib and, while the heart is fixed by a finger, silk threads are passed through the heart sac and heart muscle and tied. The wound is then lightly packed with sterile gauze to secure drainage. The results are some times striking in that no irregular heart action or adhesions follow.

Another modern feat is amputation of a portion of a lung. One year ago Sir William MacEwen demonstrated a case before the International Congress of Surgeons in London, which he had operated upon 18 years before. At that time the entire left lung had been removed for tuberculous disease. The man is now strong and healthy and is at his work daily.

It is entirely possible that in gunshot wounds of the chest the surgeon can go in, tie off the bleeding areas and excise the destroyed portion of the lung. To do this will require that the lung be kept inflated by means of a "positive inflation." This is carried out by passing a tube into the windpipe, attaching a bellows and keeping up a constant pressure of air so that the lungs do not collapse.

Blood transfusion is one of the most important of all surgical measures in wartime. The eminent Dr. Alexis Carrel of the Rockefeller Institute is now at the front with the French army and has already reported some successful results. He writes:

"I am seeking men ready literally to give their blood for transfusion to wounded soldiers. Already I have found a doctor and an attorney and hope soon to have several others."

The difficulties attending transfusion are very great and the operation requires the most delicate and exact technique. Nevertheless, in the hands of an expert like Dr. Carrel, it is a procedure capable of saving innumerable lives.

Broken bones due to falls, spent shells, etc., have cost many lives in former wars. Whereas the old-time surgeon demanded an infinite amount of time, patience, the prolonged use of plaster of Paris casts, etc., we now have a method, thanks to the eminent surgeon, Mr. Arbuthnot Lane of London, by which we can "stitch down" the broken fragments and put them together by means of plates and screws. The healing time is thereby very much shortened and the results are far better than by the old "setting" method.

Abdominal wounds are a source of special worry to the army surgeon. It is still a great question how they should be cared for, but in general all authorities are against probing for the bullet. If the bullet has not penetrated a vital organ—stomach, intestine, liver, kidneys, etc.—it can do no great harm, and it is therefore best to treat the patient "expectantly" and to search for any sudden change of symptoms and be prepared to operate promptly.

The X-ray is of course indispensable for locating the bullet and helping the surgeon in his probable course. Lacerations of the organs mentioned call for immediate operation, and in such cases the principles of aseptic association propounded by Dr. Cline of Cleveland, Ohio, help greatly to ward off and reduce so-called "shock."

Dr. Cline, as soon as the abdomen is opened, applies a local anesthetic such as cocaine or novocaine to the exposed organs and blocks them off from communication with the central nervous system. In this way nerve impulses are prevented from reaching the brain and battering the vital organs at long range.

Another translation of a recent wonder of modern surgery. In this country Dr. John B. Murphy of Chicago has been especially successful with such cases.

Dr. Goebel of Germany recently reported a remarkable case. A violinist came to Goebel for trouble with the second joint of the left little finger. X-ray examination revealed disease of this member. The patient was willing to sacrifice a toe-joint, and after the finger-joint was removed the toe-joint was inserted in its place. A X-ray examination showed that the joint had healed in completely.

Since that time it has become fairly possible to use the larger joints of a man recently dead and graft them into the place of a destroyed joint.

It is well known that the brain can be removed, burned or even paralyzed if it is moved without destroying life. Dr. Harvey Cushing, formerly professor in Johns Hopkins University, but now professor in Harvard, has been a pioneer in surgery of the head.

There is a fighting chance in these days for a soldier shot in the head if he is not instantly killed. Methods of precision, a wide understanding of brain function and skilled craftsmanship have made this region amenable to the magic hand of the modern surgeon.

Such facts as are here recorded bear out the assumption that in this present war, with its great numbers of wounded by hopeless injuries, it is not impossible to bring about some miraculous cures. Although it has not as yet been successfully done, Dr. Carrel and others may develop a method of transplanting healthy kidneys and have them function in place of destroyed kidneys.—Dr. Irvin W. Voorhes in the New York World.

THE JURY'S SYMPATHIES.
Stranger—"You still have lynchings here, do you?"
Western—"Only in the case of bad characters. When a fairly good citizen gets arrested for anything, we always let the law take its course."
"That's encouraging."
"Yes, you see an average jury can always be depended upon to hang a good citizen if it gets a chance."—Exchange.

Marie—"That's a beautiful gown you have on."
Molly—"Do you know that lace is 40 years old?"
Marie—"That so? Make it yourself!"—Tit-Bits.

THE ADVANTAGE

Chittenden County Trust Company
114 Church Street. Burlington, Vt.

DIPLOMACY OFFERS NO HOPE OF PEACE

Washington, Sept. 16.—There is no present prospect of peace in Europe through the efforts of diplomacy.

The day's development emphasized that Great Britain, France and Russia were grimly determined to make no peace until they had decisively beaten Germany and Austria. Great Britain's position was explained in detail at London by Sir Edward Grey to Ambassador Page, who made a long report to President Wilson.

Sir Edward referred also to the spoliation by Germany of the neutral territory of Belgium and pointed out that the allies would expect reparation for that action.

To make peace now while German troops held Belgium and a large part of

that a man with a bank account has over the man without one is so obvious that we will not insult you by pointing it out—we merely point to it.

We solicit subject-to-check and savings deposits. The latter may be sent in in small amounts as \$1.00, and will receive interest at the rate of 4 per cent. per annum.

France, might cause Germany to exact unreasonable terms on the basis of occupied territory, according to the British view.

On the side of Germany and Austria

Belgium, the President has found no encouraging sign for peace. Asked whether the message he had received from Emperor William was susceptible of interpretation as a peace overture, the President said it did not open the way in that direction, protesting merely against the alleged use of dum-dum bullets by the French and the activity of Belgian citizens in the war.

Mr. Wilson said he would reply soon to the Emperor's message.

HOUGHTON WILL CASE.

Franklin County Court Hears Many Witnesses in Famous Contest.

St. Albans, Sept. 15.—Unexpected progress was made today in the contested will case of Roland H. Houghton and others vs. the Francis J. Houghton estate. The work of empaneling the jury was completed shortly before ten o'clock and witnesses had been examined when court adjourned at five o'clock this afternoon.

No ruling has been made pending the challenge of the qualification of Assistant Judge Ellis W. Foster to sit on the bench in the case for the reason that he was a subscribing witness to the will of Mr. Houghton, but Judge Foster appears to have withdrawn from the bench as he is soon no longer in his usual chair but is among the spectators and witnesses.

The examination today covered a wide field of business transactions by Mr. Houghton from 20 years of age up to a few days of his death, and including the time of the making of the will, viz., December 10, 1912. Prominent business men, including ex-Governor E. C. Smith, W. B. Bond, M. S. Houghton, J. P. Croft, G. P. Twigg and L. T. Therman, also several others prominent in city and country affairs, testified to Mr. Houghton's apparent vigor of mind and remarkable intellectual power, saying that there was apparently no change or deterioration in his mental capacity at or about the time of the making of the will. Books, records, mortgages, notes, endorsements and other papers made by Mr. Houghton's own hand on various dates covering this entire period were introduced as material witnesses of his character as a business man and his understanding and mental capacity.

Besides the witnesses mentioned there were examined today Assistant Judge Foster, City Clerk B. M. Hinkley, Sheriff E. Thorpe, assistant cashier of the Franklin County Savings Bank and Trust company, Dr. Albee A. Skeels, J. K. Curtis and Mrs. Editha Coutermarsh of St. Albans Bay.

The members of the jury are: Edgar Phillips of Franklin, James Smith, Jr., of Montgomery, Lee H. Maynard of Bakerfield, L. S. Smith of Shelton, Hilton Thompson of Newarkshire, Edward Bradley of Fairfield, A. P. Croft of Enosburg, L. J. Chase of Swanton, George Tupper of Bakerfield, H. C. Rugg of Fairfax, R. M. Houghton of Enosburg and Myron Green of Franklin.

Mr. Beeman was the last witness on the stand, completing his testimony just before court was adjourned to tomorrow morning.

BRADSTREET'S WEEKLY VERMONT TRADE REPORT

Bradstreet's Burlington office reports the trade conditions surrounding State industries and merchants are of fair volume. Some manufacturing plants are operating with a reduced force and short hours while others that have been temporarily closed have resumed and are commencing to feel the effects of a slight forward movement. The fact that the farmer is finding a ready market at good prices for his produce tends to the opinion that while fall trade will not be particularly heavy, country trade should bring good results. The crop of corn, it is expected, will be large if the early frosts do not set in; this fact but little if any damage has been done to corn by frosts and two more weeks will be much to develop the crop. Reports on potatoes indicate a large yield though for a number of years is expected, particularly in the second early kinds. Fall feed is in excellent condition and this is being taken advantage of. The retail merchant is inclined to buy in small amounts for the near future, preferring to make purchases of necessity rather than stock up heavily. The machine manufacturing interests indicate no increase in the volume of new business although some of them have considerable business ahead. Orders are coming in irregularly. During the past week one of the larger knit goods manufacturing plants has resumed operations after having been closed for four weeks. The demand for tissue paper is reported as below normal. Orders for waxed paper are coming in well. Work at the corn canning factories is being pushed forward with vigor. The receipts of corn at these points show good quality and the quantity it is expected will be above normal. Some fear was expressed during the week that the crop would be damaged by frosts. Light frosts were experienced and some small damage was done.

Reports from 143 cities in the United States for the month of August indicate the expenditures for building work fell off twenty-three and six-tenths per cent. from July and three and nine-tenths per cent. from August of a year ago. For the eight months of this year the expenditures are five and six-tenths per cent. smaller than in 1913. The leading summer places in the State reported a noticeable falling off in the number of summer visitors during the month of August. There has been a reasonably large amount of automobile travel. Cold weather which has prevailed during the week has made a little flurry in buying at retail stores of fall goods. Wholesale in millinery reported their usual demand in their line. The week has been free from mercantile failures.

LOVERS' PERJURIES.
Mrs. Eke—Some husbands win their wives by sheer audacity.
Mrs. Wye—Yes, and many others by sheer mendacity.—Boston Transcript.

SHOOTS SELF IN HEAD.

Northfield Stonemason Ends Life—Had Domestic Troubles.

Northfield, Sept. 14.—Richard J. Crimmins, a stone-cutter of Northfield, aged about 20 years, employed in the Cross Brothers company shops, shot and killed himself through the head shortly before noon today. His wife has been absent from his home on Central street for several weeks and he had been despondent on account of family troubles.

This forenoon he called at the Phillips & Slack shops and had a talk with Frank Phillips of that firm, who lives in the same house with him, saying that he was tired of living and proposed to take his own life. Mr. Phillips tried to reason with him, but to no avail, and Crimmins finally started away after telling him that he would find his body on the rocks back of the Cross Granite company's shops. Phillips then attempted to hold the man, but could not. Heat once went to Chief of Police Donahue and after a brief search they found Crimmins on the rocks. He drew one or two faint breaths after being found. The unfortunate man was well thought of among his fellow workmen, had been at one time the secretary of the local Granite Cutters' union, and at the time of his death was the representative and collector of a Keene insurance company for Northfield. Besides his wife, he leaves two small children, a son and a daughter.

CONTESTS IN RUTLAND COUNTY CONVENTION

Rutland, Sept. 15.—Several heated contests marked the republican county convention held in this city this afternoon. With every town of the county represented by its full quota of three delegates each it was probably the warmest and the chairman of the county, Mr. Noxon was declared the nominee of the convention.

Then came the first contest of the day, over the State's attorneyship. Jasper G. Page of Bristol was nominated by Clarence E. Lathrop of town and Allan R. Sturtevant of Middlebury was put in nomination by John E. Weeks of the same town. The whole number of votes cast was 119, of which Mr. Page had 54 and Mr. Sturtevant 65, with two blank. Mr. Sturtevant was declared the candidate of the convention. Mr. Sturtevant had been seconded by delegates from Ripton, Westfield, Salisbury, Orwell, Bridport and Grandville and the chairman of each delegation collected the votes of his delegation and brought them to the rostrum. Tellers for the day were E. W. Hemmings of Bridport, E. L. Eastman of New Haven, Homer Cobb of Cornwall and C. J. Spaulding of Panton.

Upon the announcement of this vote Mr. Page took the floor and moved that the nomination of Mr. Sturtevant be made unanimous, which was done. Mr. Page's speech was greeted with great applause.

Next came the nomination of a candidate for sheriff. Olin A. Smith of Addison, who has for years been the occupant of this office, was put in nomination by Benjamin W. Smith of Addison, and his name was seconded by delegates from Middlebury, Weybridge, Monkton, Salisbury, Ripton, Westfield, Bridport and other towns. Fred E. Rowley of New Haven, who has been a deputy sheriff for many years, was put in nomination by George Palmer of New Haven, who was seconded by delegates from Vergennes and other towns. The whole number of votes cast was 120, of which four were blank. Mr. Smith had 91 and Mr. Rowley 29.

For assistant judge of the county court for the southern district Mr. Weeks of Middlebury nominated Henry E. Day of Ripton to succeed himself. Mr. Day was seconded by delegates from many towns and was chosen the candidate. The nomination of Mr. Day breaks a precedent. He is now finishing his second term and no other man has been nominated for a third term for this office since the two-year terms for State and county officers came in 1910.

For assistant judge from the New Haven district George S. East nominated Wilbur E. Hanks of that town as his own successor. Judge Hanks was numerous seconded and the nomination was made by acclamation. Judge Hanks is now finishing out his first term.

For judge of probate for the northern district there were two nominations. C. E. Hathorne of Bristol nominated E. A. Hasseltine of that town and R. M. McCuen of Vergennes nominated Frank W. Tuttle of the same town. Mr. Hasseltine held the position for several years. Each candidate was numerous seconded. Only delegates from the north district were allowed to vote. Of the 61 votes Mr. Hasseltine had 33 and Mr. Tuttle 28.

For judge of probate for the southern district Col. S. A. Halsey of Middlebury nominated in a hearty speech Judge Charles J. Burton of Middlebury, the present incumbent, for another two years. There were many "seconds" to this nomination, which was made by a hearty viva voce vote.

Next was the report of the committee on county committee for which these names were presented: R. W. McCuen of Vergennes, Charles H. DeLong of Shoreham, E. H. Palmer of Monkton, G. A. Thayer of Lincoln and E. E. Brookings of Middlebury. The report of the committee was unanimous adopted.

J. H. Howe of Bridport, the present incumbent, was re-nominated for county bluff by acclamation. At 12:20 o'clock the convention adjourned without date.

If good positions are hard to find, that fact makes classified advertising all the more essential to you.

ADDISON CO. G. O. P. CONVENTION IS FOR STATE PLATFORM

Middlebury, Sept. 15.—The Addison county republican convention was held in the town hall this morning, called to order at 10:35 o'clock by John E. Weeks of Middlebury, chairman of the county committee. The call was read by Secretary Robert W. McCuen of Vergennes. Every one of the 121 delegates entitled to seats was on hand for the opening. Prayer was offered by the Rev. A. A. Lancaster, pastor of the Middlebury Congregational Church. On motion the roll call was omitted and the roll as made up by the county committee as a committee on credentials was adopted as the roll of the convention.

E. H. Palmer of Monkton was elected temporary chairman and Nelson A. Seymour of Middlebury and Ira E. Stewart of Bristol were chosen secretaries and a temporary organization was then made the permanent organization of the convention.

Before proceeding to other business committees were appointed by the chair as follows: On resolutions, R. W. McCuen of Vergennes, P. W. Waite of Shoreham, E. W. Smith of Addison, A. D. Wright of Weybridge and John H. Bean of Lincoln; committee on rules, Rufus Wainwright of Middlebury, John A. Harrington of Vergennes, W. S. Hill of Stanishorn, P. B. Norton of Addison and L. C. Droulett of Cornwall; committee to nominate a county committee, C. R. Brown of Whiting, Edward Higgins of Middlebury, J. O. Walker of Ferrisburg, John H. Bartley of Vergennes, and H. V. V. Sears of Monkton.

Chairman McCuen at once reported a resolution, the report having been prepared in advance of the convention. The report commended the republican platform and candidates of the republican State convention. It was strongly in the interest of the common school system of education and asked that the next Legislature should provide for the creation of an agricultural school in Addison county. The platform was received with loud cheering and was enthusiastically adopted.

The committee on rules next reported and a set of rules prepared by Judge Charles J. Burton of Middlebury was read by Mr. McCuen and was adopted as the rules to govern the convention.

The convention then proceeded to the nomination of candidates. Clifford E. Barnes of Larrabee's Point put in nomination William Noonan of Addison for senator from the north or New Haven district of the county. Mr. Noonan's nomination was seconded by delegates from Vergennes, Ferrisburg and Middlebury. The other delegates were asked to endorse the nomination and by a viva voce vote Mr. Noonan was declared the nominee of the convention.

For senator from the south or Addison district of the county Romulus Hemmings of Bridport presented the name of Cyrus H. Smith of Bridport. Mr. Smith's name was seconded by delegates from Shoreham, Orwell, Lincoln, Addison, Ripton, Bristol, Middlebury and Ferrisburg. No other name was presented and Mr. Smith was made the candidate by acclamation.

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Burlington Savings Bank

DEPOSITS	INCORPORATED 1847	SURPLUS
\$ 3,710.12	January 1, 1850	\$ 56.34
23,750.25	January 1, 1860	124.57
263,799.55	January 1, 1870	9,212.99
1,187,609.36	January 1, 1880	43,239.43
2,121,207.11	January 1, 1890	170,239.51
7,000,561.09	January 1, 1900	730,695.37
15,229,406.73	July 1, 1914	1,080,415.08

Business can be transacted by mail, as well as in person. **4 Per Cent** Deposits made on or before Sept. 5 draw interest from Sept. 1.

No money loaned to any officer or trustee of the bank. All correspondence should be addressed and checks made payable to the BURLINGTON SAVINGS BANK, BURLINGTON, VT.

Write for Further Information

G. F. Smith, President. F. W. Ward, Treasurer.
Henry Greene, Vice President. E. B. Inham, Assistant Treasurer.
P. W. Perry, 2nd Vice President.

THE REAL THING

No reasoning person will be led to believe that the ordinary compounding of interest—customary in all Savings Banks and Trust Companies—is to be considered as "extra interest." On the other hand everyone may easily understand that an "extra dividend" made by this Bank means a positive addition to the regular Four per Cent. interest rate. This is in the only Bank in Vermont that, in recent years, has paid its depositors an "extra dividend." It is allowed by law only when the surplus is at least ten per cent. of the liabilities.

The Burlington Trust Co

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"SAFETY FIRST"

THESE ARE A FEW OF THE REASONS why this Bank paid its depositors on July 1st interest

- 1—It is a mutual savings bank; that is, it has no stockholders.
- 2—The surplus belongs to the depositors.
- 3—It has not lost a dollar on any loan made in the past 35 years.
- 4—It takes no chances in its investments, preferring loans upon farm security at not to exceed 6% interest.
- 5—It has no loan that draws over 5% interest.
- 6—Its surplus of \$212,000.00 is over 10 per cent. of its deposits.
- 7—Its deposits are over \$1,960,000.00 and assets over \$2,080,000.00.

Deposit your money by Oct. 5th and draw interest from Oct. 1st.

WINOOSKI SAVINGS BANK
No. 11 Winooski Block, Winooski, Vt. Organized over 45 years.

HOME SAVINGS BANK BURLINGTON, VT.

GOOD CITIZENSHIP

requires that the people be patriotic to the United States and remain neutral regarding the great war questions of Europe. Industry and economy are the two great factors of all success. You are cordially invited to start an account with us.

4 PER CENT. INTEREST PAID

Your Financial Headquarters in Burlington

For all those who visit Burlington and deal with merchants here, a checking account in our bank is a great convenience. You cannot miss finding us because our location at the corner of Church and College streets is in the center of the business district. Our officers will be glad to talk or correspond with you in regard to banking by mail.

Howard National Bank